Futurewerk

The Innovator Series

THE INNOVATION ENGINE STORY

HOW GLOBAL TECHNOLOGY AND INNOVATION HUBS ARE POWERING ENTERPRISE TRANSFORMATION

The value of an idea lies in the using of it.

Thomas Edison

Mallu Bhatti Vikramarka
Dy. Chief Minister of Telangana

Foreword

History teaches us that periods of meaningful advancement are never accidental. They emerge from a confluence of talent, vision, and a culture willing to challenge convention.

Today, India is living through such a moment, a renaissance not of art but of innovation.

The world's most forward-thinking enterprises no longer come here solely for support; they come to co-create the future.

Our journey from the world's back office to an emerging innovation capital is one of latent potential realised. I see this shift every day. The number of global executives choosing to establish their strategic innovation hubs here, rather than merely outsource work, is striking.

This is no coincidence. It is the result of a powerful convergence: our deep talent base, our maturing digital infrastructure, and a global urgency, fuelled by AI, that makes innovation a necessity for growth and resilience.

Global capability and innovation centres are coming to India not for cost but for capability, for our talent, our environment, and a leadership ethos ready to create for the world.

Yet history also reminds us that technology and infrastructure are only tools. Their impact is defined by the principles that guide them. In both governance and enterprise, I believe sustainable innovation rests on five pillars.

First, purpose. The citizen or the customer must be at the heart of every effort. A complex algorithm holds little value if it does not improve a life, simplify a service, or broaden an opportunity.

Second, perspective. We must learn to see through new lenses and move beyond the safety of inherited methods. This change begins not with a tool but with a mindset.

Third, partnership. Breakthroughs do not happen in isolation. They require an ecosystem where industry, government, and academia work in concert.

Fourth, execution. Vision without execution is rhetoric. Ambition must be backed by investment, and delivery must be supported by accountability. In government, as in business, we must direct resources to the areas where we place our vision.

Finally, leadership. Innovation calls for leaders who take responsibility, empower their teams, and possess the confidence to build for the world.

This is the transformation underway in India. Global capability and innovation centres are drawn here not for cost, but for capability, for our human capital, our enabling environment, and a leadership ethos increasingly oriented toward creating for the world.

This publication captures that spirit with clarity. The stories that follow, from finance to biotechnology, are more than corporate case studies. They are evidence of a broader shift, demonstrating how India has become a primary engine of global innovation, shaping what comes next for everyone.

CONTENTS

Sridhar Vedala
Director, **Futurewerk**

INTRODUCTION

The rise of the innovation hub

The most significant shift in global enterprise strategy is underway. A new breed of global centres is emerging, built with a clear mandate to drive enterprise-wide transformation through continuous innovation.

At the same time, established Global Capability Centres (GCCs) are evolving from delivery arms into the same innovation engines.

These hubs are moving beyond execution to shape strategy, redefine customer experiences, and build entirely new business models.

This transformation is accelerating as artificial intelligence moves from boardroom debate to enterprise-wide execution.

Forward-thinking organisations are tasking these centres to harness AI's disruptive potential, turning them into the nerve centres for AI-led experimentation and scaled adoption.

These hubs are where emerging technologies are tested, business challenges are reimagined, and new possibilities are engineered. They are no longer support functions; they are becoming the foundational pillars of the future-ready enterprise.

Five strategic shifts positioning global centres as enterprise innovation hubs

1. **Centres are being redefined as engines of innovation, not extensions of delivery.**

   A new generation of global centres is being designed from the outset to shape products, influence enterprise strategy, and drive innovation at scale. The traditional execution-led GCC model is giving way to centres that contribute directly to business outcomes.

2. **AI Centres of Excellence are increasingly being built and led from global innovation hubs.**

   AI-led innovation now sits at the top of every enterprise agenda, and global centres are increasingly responsible for architecting and operationalising AI capability. By establishing AI Centres of Excellence that formalise experimentation, governance, and adoption, they are turning AI from a promising tool into a core enterprise capability.

3. **Leadership is shifting from managing technology to owning business impact.**

   Centre heads today carry mandates that span product, customer experience, and commercial outcomes. They are no longer delivery leaders but business leaders shaping value for customers and for the organisation.

4. **Business and technology are fusing into a single, integrated way of working.**

   The boundaries between business strategy and technology execution are dissolving. Global centres now work directly with business teams and, increasingly, engaging directly with customers themselves, solving real problems, and driving product decisions with a unified view of outcomes and experience.

5. **Centres are emerging as ecosystem orchestrators.**

   These hubs now sit at the heart of partner ecosystems and collaborations. As orchestrators, they shape engagement with technology providers, IT services partners, and specialist firms, accelerating problem-solving and ensuring innovation scales across markets.

Innovators at work

In this publication, you will hear directly from the leaders who are redefining what global technology and innovation centres can be.

Sirisha Voruganti, CEO and MD of the Lloyds Technology Centre, shares how the centre is becoming the backbone of Lloyds' digital transformation, modernising core platforms and shaping new customer experiences.

Naveen Gullapalli, Managing Director of Amgen India, explains how Amgen India is focused on building and scaling advanced technology solutions, particularly in AI, ML, data science, and life sciences, which are helping enhance efficiencies across the enterprise and advancing Amgen's pipeline of medicines.

Veer Damaraju, EVP and Site Head at DAZN Hyderabad, reflects on how the India tech hub is engineering a new era of live sport streaming through real-time systems and next-generation media technology.

Ramkumar Narayanan, Head of India and Philippines at FIS, outlines how the FIS centres are modernising products, strengthening reliability, and elevating customer value through deep global–local collaboration.

And Puneet Gupta, Sr. Vice President at Tide, describes how the India hub has evolved from a support centre into a strategic engine that builds and scales core platform capabilities for small businesses globally.

These perspectives reveal a profound shift: global centres are no longer satellites or support structures, but strategic hubs where products are built, innovation is orchestrated, and the future of the enterprise is shaped.

Innovation for human impact

At its most meaningful, innovation is not measured by the scale of technology, but by the depth of its impact. Across sectors, leading enterprises are applying technology to address enduring human needs, extending access, improving wellbeing, and strengthening trust.

For organisations with deep heritage and scale, this responsibility carries particular weight. Their foundations of credibility, data, and reach enable them to translate innovation into tangible impact at a societal level.

At Lloyds Bank, that ambition means re-engineering a trusted institution for the digital age, making banking simpler, safer, and accessible anywhere, while preserving the confidence that has defined its legacy.

At Amgen, it lies in applying advanced data and computational science to speed up discovery and bring new therapies to patients faster.

These examples demonstrate that the true measure of innovation is not disruption, but purpose, when technology, insight, and intent come together to advance human potential.

Building a digital future around the customer

Sirisha Voruganti | CEO & MD | LLOYDS TECHNOLOGY CENTRE

Sirisha Voruganti brings over 33 years of global leadership experience spanning research, engineering, strategy, M&A, and consulting across public and private sectors. She was Managing Director at JP Morgan Chase, leading Architecture, Data, and Digital for the Consumer Bank and became the firm's first woman MD in India. Earlier, she served as EVP of Architecture, Data and Technology Services at Mastercard, chaired the Mastercard India Board, and was the company's first female Executive Leader in Technology outside the US. Before that, as SVP and Head of Innovation at Tech Mahindra, she earned multiple national innovation awards.

With a 250-year history, Lloyds Banking Group stands as a cornerstone of the UK's financial system, built on trust, scale, and resilience.

Today, as customer expectations evolve faster than ever, we are undertaking one of the most ambitious transformations in our history— a multi-year programme to modernise our technology, re-engineer our operating model, and embed digital innovation across every part of the bank.

The customer mandate

Customer expectations are evolving rapidly across generations. We bring to this landscape a deep, data-rich understanding of our diverse customer base and recognise a universal need for simple, intuitive, and secure experiences.

This spans digitally native Gen Z users as well as senior customers who expect us to meet them where they are.

Meeting these expectations consistently requires connecting insights from across the organisation, an area where we have both the data depth and the capability to act.

While fintechs such as Monzo or Revolut have pioneered frictionless journeys in focused areas, we are leveraging our unique position of trust to deliver a seamless and integrated experience covering the customer's full financial need journey, from day-to-day transactions to savings, credit, insurance, and wealth.

Our ambition is to move beyond isolated interactions and build a comprehensive, secure, and intuitive banking ecosystem.

We are leveraging our unique position of trust to deliver a seamless and integrated experience covering the customer's full financial need journey.

We're rebuilding our core for the future, simplifying decades of technology into agile, scalable platforms that can keep pace with change.

The new foundation

Delivering this future requires a deep reworking of our core technology estate. For a bank of our scale and history, what appears to the customer as a simple mobile transaction sits atop a complex architecture built and layered over decades.

Our task is to evolve this intricate estate into modern, flexible platforms that support both rapid change and enterprise-grade resilience.

This is not merely about upgrading interfaces; it involves re-architecting legacy core banking systems, consolidating decades of applications, and progressively moving workloads to cloud-based platforms that enable speed and scalability.

This foundational evolution is the engine for our new operating tempo. We are directly tackling legacy technology constraints that once hindered rapid response to customer needs.

By modernising the core, from mainframe systems and data pipelines to integration frameworks and development processes, we have compressed development timeframes dramatically, achieving the speed and agility the market now demands.

At the same time, this new foundation is being built with extreme resilience and availability. This modernisation provides the essential base for our next generation of digital experiences.

In parallel, we are building data-driven platforms that can unlock intelligent, adaptive services. This integrated approach sets the stage for one of our most important strategic enablers: Artificial Intelligence.

Delivering AI at scale

Artificial Intelligence represents a paradigm shift for Lloyds, moving beyond incremental improvement to fundamentally redefine how a bank connects with its customers.

Our imperative is to harness AI's transformative potential in a way that is both powerful and prudent, augmenting our established strengths with new intelligence and foresight.

Our AI Centre of Excellence focuses on embedding intelligence into new services, from AI-powered customer interactions and advanced fraud prevention to next-generation payment solutions.

Our approach is architectural and purposefully designed to balance control and innovation. Recognising that the true value of AI is realised at scale, not in isolated experiments, we are building an enterprise-wide capability.

This begins with a base of centralised governance, orchestrated by the AI Centre of Excellence in India, which establishes the frameworks, standards, and guardrails needed to ensure security and interoperability as AI use cases proliferate.

This architecture enables targeted, high-impact innovation such as advanced fraud-prevention models that learn continuously from emerging patterns and threats.

With a secure and unified core in place, we can deploy AI where it delivers the greatest value, from sophisticated agents capable of managing complex customer interactions to pattern-recognition systems that strengthen resilience across the bank.

Ultimately, this strategy enables a federated model of innovation. A strong central nervous system supports responsive limbs: our business units can build solutions faster, with clarity on how to integrate and scale them safely.

AI is becoming a deeply integrated capability powering a more intuitive, efficient, and secure banking ecosystem that fulfils the promise of an institution prepared for the future.

AI's promise is realised not in pilots but in scale. We're building the enterprise architecture to make that scale possible.

Business & tech: copilots in transformation

Our transformation operates through a model that tightly integrates business strategy and technology execution.

We have redefined this relationship, replacing a delivery-led IT model with shared strategic ownership.

Each product line now has business and technology leaders working together—"two in a box."

Product owners understand the technological foundations of what they build, and around 30 percent of every budget is dedicated to continuous modernisation.

Decisions on strategy, delivery, and investment are made collaboratively, ensuring accountability is shared across functions and that technological foresight is built directly into commercial decision-making.

This investment discipline ensures that technology renewal remains a continuous imperative, not a one-off project.

In a digital-first enterprise, success depends as much on technological strength as on strategic clarity.

By systematically directing part of each portfolio's resources to strengthening the foundation, we keep our core evolving in step with business ambition and avoid the accumulation of technical debt that can hinder future innovation.

Funding choices are guided by a unified strategic lens. Joint leadership teams determine how each budget is distributed across three horizons: managing the present (Run), evolving the foundation (Change), and building the future (Net New).

This approach maintains balance between operational stability, ongoing modernisation, and forward-looking innovation.

At the heart of this model lies a simple truth: in a digital-first enterprise, a product's success depends as much on the strength of its technology as on the soundness of its strategy.

By embedding technical and commercial ownership within the same teams, we ensure that customer experience, delivery speed, and system resilience advance together rather than in isolation.

Technology has become a growth engine, enabling innovation to emerge naturally from the way products are built and improved.

India technology centre: An engine for enterprise transformation

Our India Technology Centre was established to support the bank's enterprise-wide transformation and to build the specialist capabilities needed for the next phase of modernisation.

Although we were a late mover compared to some peers, this proved advantageous: we were able to hire experienced professionals from other banking transformations and ramp up rapidly, delivering substantial value within the first few quarters.

Today, around five to six product owners sit in India, and our teams are recognised as moving beyond support to actively driving the bank's commercial growth.

Our impact is defined by strategic ownership and by our ability to draw on India's advanced digital ecosystem, applying innovations such as UPI-inspired payments and digital-identity frameworks based on the India Stack to inform the bank's global agenda.

Our teams lead critical initiatives end-to-end, with product owners in India shaping direction and outcomes.

A key marker of this maturity is our growing role as a source of innovation for the wider organisation, with ideas and technologies developed in India now influencing global platforms and customer experiences.

The centre also enables us to retain core intellectual property and maintain strategic control over essential banking capabilities in-house. This safeguards our unique innovations and ensures that the pace of change is determined internally, not by external vendors.

That control brings agility, accelerating development and shortening release cycles. At the same time, the India hub acts as an orchestrator within one of the world's most dynamic technology ecosystems.

By collaborating directly with partners, we accelerate problem-solving, tap into a constant stream of new ideas, and ensure seamless integration across initiatives.

Ideas developed at our centre are now shaping global platforms and customer experiences.

This balanced model, building what is core and unique internally while intelligently leveraging a global partner network, allows us to set our own agenda, control our destiny, and protect the customer experience.

Evolving a legacy of trust for a digital world

Our transformation is defined not by the past but by the customer-centred future we are architecting.

We are systematically combining deep customer insight with a foundational modernisation of our technology estate, powered by a disciplined AI strategy and a firm commitment to owning our core intellectual property.

This integrated approach is enabled by an embedded operating model where business and technology co-pilot product lines and is accelerated by the strategic capabilities of our India Technology Centre, which drives innovation and orchestrates a vital partner ecosystem.

We are demonstrating that enduring trust and modern engineering can coexist, and that together they form the blueprint for leadership in the digital age.

Our journey is about evolving a legacy of trust for a digital world, where customer insight, AI, and modern engineering come together to shape the future of banking.

Accelerating discovery, advancing care

Naveen Gullapalli | Managing Director | AMGEN INDIA

Naveen Gullapalli leads Amgen's Technology and Innovation site in Hyderabad. With more than two decades of global experience across life sciences, digital transformation, and global business services, he is spearheading Amgen's journey in India and shaping how the company applies AI, advanced analytics, and automation to accelerate scientific discovery and operational excellence. Before Amgen, Naveen held senior leadership roles at Novartis, including Global Head of Business Services Innovation and Head of Global Business Solutions, where he led transformation programmes across finance, HR, IT, procurement, and scientific services.

Through AI-driven innovation and integrated science, Amgen is transforming how new medicines are discovered, developed, and delivered.

In biopharma, time is more than a measure of efficiency; it defines the difference between possibility and outcome.

For patients awaiting breakthroughs in oncology, inflammation, rare diseases, and beyond, the traditional seven-to-eight-year journey from concept to clinic represents a race against an unforgiving clock.

The challenge is not only scientific or technical; it is fundamentally about human health.

At Amgen, our mission is to serve patients. This mission brings with it a clear reality. Despite significant scientific progress, many disease areas remain insufficiently addressed.

To truly serve patients, we are actively working on solutions for not only what we discover but how we discover it.

The catalyst for this transformation is the strategic and integrated use of artificial intelligence (AI) across the entire Research and Development (R&D) lifecycle.

At Amgen, R&D is rooted in the belief that for every patient there is a solution. Amgen R&D combines a unique understanding of human genetics and disease biology with advanced technologies like protein engineering and artificial intelligence (AI) to identify the most effective modalities to meet patients' needs.

We use our expertise and data to enhance care, developing precision medicines informed by the biology of patients and diseases.

An industry at a crossroads

The biopharmaceutical industry is undergoing a period of fundamental change. Scientific knowledge is expanding rapidly, particularly in human genetics.

The cost of generating biological data has fallen, resulting in large volumes of genomic, transcriptomic, and proteomic information. Yet the process of converting this data into approved therapies remains slow and expensive.

Amgen's approach to drug discovery has always been rooted in human biology.

We integrate genomics, transcriptomics, and proteomics to gain deeper insight into disease mechanisms, which help prioritise high confidence drug targets and accelerate the tailored design of potential treatments.

The traditional model, based on sequential experimentation that is vulnerable to late-stage failure, is being challenged by both technological progress and patient demand for faster, more precision-based therapies.

We leverage AI as a supporting tool to assist our experts in exploring innovative approaches like modular multi specifics and antibody drug conjugates that combine protein pieces to create new treatment approaches for complex diseases.

This represents a company-wide focus to use AI at every stage of the R&D lifecycle.

We use AI to empower our experts to explore new modalities like modular multi specifics and antibody drug conjugates. AI is now embedded across every stage of our R&D lifecycle.

The new bottleneck

One of the biggest bottlenecks in drug discovery today is making sense of the massive amount of biological data available. Historically, it has been a time-consuming process to do this accurately and effectively.

Artificial intelligence is playing a central role in transforming data into actionable insight.

We are complementing our world-class wet laboratories with digital laboratories: computational environments where models can analyse biological complexity at a scale and speed previously out of reach.

Using omics, Amgen aims to redefine drug discovery, accelerate development and deliver more effective targeted treatments to patients faster than ever.

We also apply AI and ML to analyse large omics datasets in search of hidden patterns, supporting faster, more informed drug target decisions and therapeutic design.

A key component of this effort is Amgen deCODE Genetics, with a proprietary population-based database and one of the most comprehensive human genetics resources in the world.

Rather than serving as a static archive, deCODE functions as a continuously expanding source of evidence that strengthens the connection between genetic variation and disease mechanisms.

By applying machine learning to this data, we have the potential to identify and validate new drug targets earlier in the process.

This may improve the probability of technical and regulatory success and potentially enhance the design of therapeutics. This is not simply faster discovery; it is more informed discovery.

Amgen deCODE genetics is a global leader in human genomics and helps Amgen discover genetic risk factors across therapeutic areas (rare disease, cardiovascular disease, inflammation, oncology) and integrate transcriptomic and proteomic data to understand how genetic factors translate into disease mechanisms.

Integrating omics data is reshaping the future of precision medicine, where scientists are now designing treatments that can bring more tailored options to patients.

In cardiovascular disease, traditional treatments target broad populations, but many patients still suffer from heart attacks or strokes despite receiving standard care.

Using omics, Amgen is developing potential therapies that target specific genetic and protein markers linked to cardiovascular risk—bringing new hope to patients who need more options.

AI across the discovery-to-delivery continuum

The impact of AI in drug development is fully realised when it functions as a unified system rather than as a collection of isolated tools.

Localised applications can improve efficiency, but only an integrated approach can reshape the pace and reliability of discovery and development.

Discovery
AI models analyse large and complex biological datasets to identify the most promising therapeutic targets and help design potential therapeutic molecules.

This shifts research from a sequential, experiment-by-experiment process to one that tests multiple hypotheses simultaneously, compressing cycle times and improving confidence in early-stage results.

At Amgen, we are leveraging AI and ML to rapidly screen targets and design safe, effective and well-behaved new molecules that can be validated in the lab, potentially leading to faster cycle times and the promise of increased success rates.

We are shifting rapidly from a world dominated by a "find and test" in the lab approach to drug discovery to a "model and design" approach.

Clinical development
AI is helping to change patient outcomes by optimising trial design and participant selection. By integrating omics data, electronic health records, and biomarker information, we can identify patient sub-groups most likely to respond to treatment.

This targeted approach can increase trial success rates and accelerate the availability of effective therapies.

In clinical research, almost half the time spent bringing a new medicine through clinical trials is during the enrollment phase, causing delays in getting potential new medicines to patients who need them now. Amgen is working to improve that with ATOMIC, an Amgen-developed ML model that uses over 100 factors to predict which clinical trial sites are more likely to successfully enroll patients.

Manufacturing and commercialisation
In operations, AI is transforming how we scale, optimise, and deliver medicines for patients. AI tools are helping us design smarter manufacturing systems, strengthen supply chains, and improve quality in real time. Importantly, we're embedding AI into our Continuous Improvement culture to free up our teams for higher-value work and deliver medicines to patients faster and more reliably.

Within global commercial operations, we are applying AI to modernise how we work and improve how we connect with patients and customers. These innovations are helping us deliver more seamless experiences and enable our teams to focus on higher-impact work.

AI's true impact emerges when it operates as a unified system, not a set of isolated tools. Local efficiencies matter, but only integration can truly reshape the pace and reliability of drug discovery.

India: Technology and innovation site

Located in Hyderabad, the technology and innovation site, Amgen India is a critical component of Amgen's global strategy to accelerate digital transformation and innovation, with the clear purpose of serving more patients worldwide.

Our focus is on building and scaling advanced technology solutions, particularly in AI, machine learning, data science, and life sciences, which are already enhancing efficiencies across the enterprise and advancing our pipeline of medicines.

While our journey in India is new, our purpose remains constant, to make people's lives easier, fuller, and longer.

The site brings together AI and machine learning engineers, data scientists, developers, computational biologists, clinical specialists, quality and regulatory experts.

This combination ensures that every digital solution we build is scientifically grounded, compliant, and scalable.

Leadership within Amgen is distributed by expertise rather than geography. Teams in Hyderabad have the opportunity to contribute to critical data and AI platforms that support discovery, manufacturing, and commercial operations for the enterprise.

This approach reflects our belief that innovation can originate anywhere and that global integration drives progress.

Democratising AI, centralising trust

On this foundation, business and scientific teams across Amgen are empowered to democratise AI, innovating independently with the confidence that data quality and compliance are built into the system.

This clarity of accountability, between those who build the data infrastructure and those who develop AI-driven applications, is what allows us to scale innovation responsibly and at pace.

The culture shift

While a robust data foundation enables AI, sustained transformation ultimately depends on culture.

The common failure in large enterprises isn't that pilots fail to scale, it's that they exist in a state of perpetual piloting, where they are neither properly evaluated nor leveraged for learning, ultimately yielding little value.

At Amgen, our view is different. We treat experimentation as a disciplined capability. We recognise that not every pilot may be successful or meet technical benchmarks or may not align with evolving business priorities.

The key is that every pilot, whether it scales or not, is designed to contribute to our institutional learning.

This mindset allows us to encourage calculated risk-taking, foster lateral thinking, and continuously integrate external stimuli, all while maintaining our non-negotiable standards of scientific and operational integrity.

This cultural principle is operationalised through our processes. We have established controlled environments where emerging technologies can be tested safely.

These environments provide the structure to explore flexibly and the discipline to validate rigorously, ensuring that our agility never compromises quality or compliance. This is how we build a portfolio of innovation, not just a collection of isolated experiments.

Collaborating for scale

Amgen's innovation model combines internal capability with external collaboration to accelerate problem-solving and expand access to new ideas.

Our collaborations with leading global technology companies are a part of Amgen's innovation agenda.

These collaborations allow us to explore and develop emerging platforms that are deepening our capabilities in areas like digital biologics discovery, generative biology, and chemistry.

For example, as part of Amgen's strong collaboration with OpenAI and Microsoft, we've empowered teams across the company with access to OpenAI's ChatGPT Enterprise and Microsoft's Copilot.

Amgen is focused on accelerating the delivery of new therapies, while simultaneously equipping our employees with access to industry-leading tools to deliver on our mission to serve patients.

Building a lasting foundation

Amgen's mission remains constant: to serve patients. The Hyderabad site, together with Amgen's wider global network, plays a critical role in advancing that mission by continuously investing not only in data platforms and digital infrastructure, but also in people who combine scientific depth with computational expertise.

India's rapidly expanding innovation ecosystem, with its strong academic institutions, technical talent, and collaborative culture, has made it an essential part of Amgen's global innovation network.

Teams here are solving enterprise-wide challenges and helping define how data and AI can be applied responsibly across biopharma, which in turn can help improve patient outcomes.

The Hyderabad site, working as part of Amgen's global innovation network, is now critical to building the data, digital, and scientific–computational capabilities.

Innovating Business Models

Innovation is not only about creating new products; it is about reimagining how value is delivered. As technology reshapes expectations, leading enterprises are rethinking how they engage customers, design experiences, and create sustainable growth.

DAZN has redefined the business model of live sport. By making streaming the primary experience, it has transformed how fans connect with the moments they love and how media companies think about audience and scale.

At FIS, innovation begins with listening to customers and anticipating their needs. The company is rethinking how it operates to deliver value with greater speed, agility, and reliability, ensuring stronger client partnerships and sustained growth.

One is reshaping an industry, the other refining an enterprise. Together, they show that innovation is as much about reinventing how value is created as it is about what is delivered.

DAZN: A North Star in Live OTT

Veer Damaraju | EVP & Site Head | DAZN

Veer Damaraju is a senior technology and engineering leader with more than two decades of experience building large-scale development centres, leading product engineering, and driving innovation across global technology organisations. At DAZN, he serves as EVP Technology and Site Head for Hyderabad, shaping one of the company's most strategic hubs and strengthening the platforms that power DAZN's global live-sports streaming experience. Before joining DAZN, Veer spent over twenty years at IVY, where he held multiple senior leadership roles spanning architecture, automation, CRM systems, and advanced innovation. As CTO and Director at IVY Board, he led India operations and drove cutting-edge work across AI, blockchain, immersive technologies, and large-scale customer engagement platforms.

In the high-stakes arena of live sports broadcasting, one can sense a quiet but determined revolution. The age of the fixed television schedule and the inflexible cable bundle is steadily receding, giving way to a new paradigm: the intelligent, global sports platform.

DAZN placed itself at the forefront of this shift, having made an early wager on a simple yet far-reaching idea that the future of fandom would be digital, on-demand, and shaped around the viewer rather than the broadcaster.

This belief was grounded in a recognition of how profoundly fan behaviour was changing. Supporters were no longer willing to be constrained by schedules or geography; they wanted immediacy, choice, and the ability to follow their teams wherever they were.

Few engineering challenges in modern media are as formidable as delivering live sport at global scale, and increasingly, the intellectual and operational centre of that effort sits in India.

DAZN's ambition was to move beyond the limitations of traditional broadcasting and deliver premium sporting moments to a global audience with the agility of a technology native and the passion of a lifelong supporter.

This represents more than a change in distribution. It is a fundamental re-architecture of the entire sports-media experience.

Such an undertaking demands a platform that is globally scalable yet deeply personal, capable of making a supporter at home feel as connected to a Champions League match as someone seated inside the stadium.

Building this kind of experience is among the most formidable engineering challenges in modern media, and increasingly, its intellectual and operational centre of gravity lies in India.

Tackling live sports streaming challenges

The technical demands of live OTT are uniquely uncompromising. Unlike video-on-demand, where buffering can be masked or recovered, live sport unfolds in real time and leaves no margin for hesitation.

A brief freeze during a penalty, a delay that undermines a knockout blow, or a screen that stalls at match point are not minor irritations, but serious ruptures in the emotional arc of the game.

What makes this challenge even more complex is the sheer diversity of environments in which fans consume live sport.

A match may be streamed concurrently in homes with fibre-optic broadband, on mobile networks with fluctuating signal strength, and on devices that range from high-end televisions to budget handsets.

The platform must consistently deliver broadcast-grade quality to all of them.

Yet quality alone is not enough. The system must manage intricate localisation across dozens of languages, cultural contexts, and regulatory requirements.

It must anticipate and adjust to unpredictable spikes in viewership, reflect fan preferences in real time, and do so at a scale where even a small inefficiency multiplies quickly into a major issue.

Achieving this demands a platform that is not simply robust, but intelligent. It must be able to sense impending strain, detect anomalies deep within the network, and navigate around potential failures before viewers ever notice.

This idea of proactive resilience, engineering foresight into the very fabric of the platform, is central to DAZN's operational philosophy.

Engineering excellence from DAZN's Hyderabad centre

Solving challenges of this magnitude requires more than technical competence.

It requires a culture of engineering depth, operational discipline, and a commitment to continuous improvement.

These principles shaped the creation of DAZN's Technology and Innovation Centre of Excellence in Hyderabad in November 2022, an initiative championed by Global CTO, Sandeep Tiku.

From the outset, the Hyderabad centre was designed not as an auxiliary development base but as a strategic innovation hub, integrated into DAZN's global technology organisation.

Its remit spans some of the most critical components of the platform which include the systems that govern access, streaming, metadata, personalisation, advertising, automation, and data engineering.

Today, nearly 1,400 colleagues work here, forming a diverse ecosystem of platform architects, data engineers, AI specialists, streaming technologists, and operations experts. Together, they sustain a 24/7 engineering rhythm, ensuring that the platform evolves continuously and remains resilient under the pressures of global live sport.

Within this centre, the abstract ambition of global OTT is translated into everyday reality. Codebases become capabilities. Monitoring systems become foresight. Automations become efficiency.

For me, it is a privilege to help lead this environment, a place where engineering craft and sporting emotion intersect in meaningful ways.

The core platform: building trust through simplicity

A fan's relationship with DAZN begins not with the roar of a crowd but with a simple act of access. Signing up, selecting an offer, completing a payment: these seemingly small steps form the foundation of trust.

Our teams in Hyderabad own and operate the commerce platform that powers this journey, managing subscriptions, entitlements, pricing logic, and billing flows across a deeply varied global landscape.

Although this layer appears straightforward to the viewer, it is one of the most intricate components of a direct-to-consumer business.

A user in Tokyo, São Paulo, or Munich should experience the same clarity, the same fairness, and the same ease.

Achieving that consistency requires a carefully orchestrated network of compliance checks, real-time analytics, localisation rules, and payment integrations that span dozens of markets.

The philosophy behind this platform is to make complexity disappear. Every improvement, whether a refined flow, clearer communication, or a smoother renewal path, serves the same purpose: to build confidence and continuity.

Commerce, in this sense, is far more than a transaction. It is the quiet, indispensable engine of loyalty.

The streaming and broadcasting platform: Engineering for precision

If commerce is the gateway, streaming is the beating heart. This is where engineering meets the emotional reality of live sport.

Delivering high-definition, low-latency video to millions of concurrent viewers requires systems built with surgical precision.

Observability, redundancy, automated failovers, and continuous monitoring across regions are essential to this effort.

On major match days, the platform operates under conditions that push every component to its limit.

Bundesliga nights or pivotal Serie A derbies are not just events for fans. They are engineering marathons.

Every data packet must move without friction. Every transition between streams must be instantaneous.

Our Hyderabad teams operate these moments with the discipline of a mission-control centre.

Playbooks are rehearsed. Load patterns are forecast. Potential stress points are modelled before they emerge. The objective is constant: in live sport, the only acceptable issue is the one the viewer never sees.

The metadata and personalisation platform: Local relevance at global scale

As DAZN continues to expand globally, personalisation becomes increasingly essential. Metadata, the information that describes, classifies, and shapes content, is the cognitive layer that ensures a truly global platform feels local to every individual.

For events like the FIFA Club World Cup, the platform must generate hundreds of region-specific versions of the same content. Once a labour-intensive and error-prone exercise, this is now largely automated through AI systems developed in Hyderabad.

Using computer vision and advanced language models, these systems generate titles, descriptions, translations, and visual assets at scale.

Editorial teams remain vital, focusing on nuance, tone, and storytelling rather than mechanical tasks.

Together, human insight and machine efficiency allow a viewer in Turin to see Italian commentary while a viewer in Madrid receives highlights in Spanish with equal ease.

This infrastructure is also laying the foundation for what many see as the next evolution in sports consumption: video-on-prompt.

A fan should be able to ask for every save in the final ten minutes and receive a personalised highlight reel within moments.

Much of the intelligence powering this next frontier is being shaped in Hyderabad.

The advertising platform: Integrating commerce with emotion

Advertising in live sport must fit seamlessly into the rhythm of the game. A poorly timed interruption breaks immersion; a well-timed ad becomes part of the experience.

The dynamic ad-insertion platform built in Hyderabad performs a precisely timed, real-time exchange between the live stream and the ad server, inserting personalised ads without disrupting the broadcast.

During the recent FIFA Club World Cup, this platform delivered nearly one billion ad impressions with exceptional stability.

Achievements at this scale reflect a careful blend of engineering finesse and operational discipline, the ability to support business outcomes while preserving the integrity of the viewing experience.

AI-driven excellence: Redefining fan experience with GenAI

AI now sits at the heart of how the platform operates.

In Hyderabad, our teams have embedded AI into multiple layers, including editorial automation, content moderation, highlight detection, anomaly identification, and personalised assistance.

These systems do not merely speed up processes. They deepen the quality of the fan experience.

We are also building sports-specific language models that understand the structure, flow, and nuance of different games.

This allows the platform to recognise moments, interpret intent, and generate richer insights.

AI is no longer a feature. It has become the strategic fabric of the platform.

Shaping the next era of fandom

DAZN is evolving thoughtfully from a streaming service into what can be viewed as an operating system for global fandom.

It is a platform that not only delivers sport but understands it, personalises it, and continuously refines how supporters around the world experience live emotion.

The aim is simple. Allow the technology to recede so that the connection between the fan and the game can come to the forefront.

At the centre of this transformation lies the Hyderabad team. It is more than an engineering hub. It is a laboratory where the future of sports media is being conceived, tested, and scaled.

Through technical mastery, operational discipline, and a relentless focus on innovation, the Hyderabad centre is not merely supporting DAZN's global vision. It is helping to shape it.

In a world where fandom is becoming increasingly global, immediate, and interactive, our task is both clear and compelling.

We must build systems that bring fans closer to the moments they care about, with a sense of presence, personal relevance, and emotional continuity.

It is this mission that motivates us every day, and it is this mission that will continue to guide how we help define the next era of live sport.

Scaling innovation, elevating customer value

Ramkumar Narayanan | EVP, Head of India & Philippines | FIS

Ram is a seasoned technology and business leader with over three decades of experience driving digital transformation, enterprise modernisation, and large-scale global operations. As Executive Vice President and Head of India & Philippines at FIS, he leads technology modernisation, platform engineering, and enterprise services across two major global delivery regions. Previously, he held senior roles at VMware, eBay, Yahoo, and Microsoft, shaping global technology strategy, scaling R&D hubs, and driving product innovation. A strong advocate for India's tech ecosystem, he has served on the Nasscom Executive Council and chaired its Product & DeepTech Startup Council.

Through a decisive shift to product-centric innovation, FIS is building the intelligent adaptable platforms that are powering the future of finance.

Customer expectations are changing. The delivery model must too.

Across the global financial ecosystem, customer expectations are evolving faster than ever. Banks now demand real-time settlement. Fintechs are integrating embedded finance into every experience. Public sector agencies expect rapid and reliable disbursements.

Across all these segments, stakeholders are seeking seamless onboarding, intelligent self-service, embedded analytics, modular APIs, real-time responsiveness, and solutions that simplify complexity.

Custom services for each client alone can't keep pace with the scale and speed these demands require. The only path forward is product-led scale that combines intelligence, adaptability, and repeatability without sacrificing quality.

At FIS, we recognise this shift not just as a market trend but as a mandate to transform. In today's financial landscape, shaped by speed, intelligence, and integration, staying relevant requires more than incremental change.

We are reshaping how we think, how we build, and how we serve. This is how we will deliver the innovation our customers now expect.

FIS: At the centre of global finance

FIS is a fifty-year-old institution, woven into the fabric of global finance. Far from a new entrant seeking to disrupt from the periphery, it is one of the organisations that keeps the system itself functioning.

At FIS, we describe our role with a simple framework: money at rest, money in motion, and money at work.

- **Money at rest** refers to deposits that are held in bank accounts and the systems that safeguard them.
- **Money in motion** encompasses the vast payments ecosystem consisting of cards, transfers, merchant services, and settlement.
- **Money at work** relates to the treasury and risk management systems that enable enterprises and institutions to deploy capital.

Across each of these dimensions, FIS plays a pivotal role. When a customer in the United States orders a debit card, there is a strong likelihood that the card itself was manufactured in an FIS facility.

When a state government disburses welfare benefits, it is often our platforms that move the funds. And when the treasury team of a multinational decides where to place capital, there is a good chance they are using FIS software.

These examples underline the scale of our role: from everyday transactions to the flows of global capital, FIS sits at the heart of the financial system. But to maintain this central role, we cannot simply preserve the systems of the past; we must actively build the infrastructure of the future.

From custom services to scaled innovation

The financial services industry is undergoing profound change. Artificial Intelligence is advancing rapidly from pilot projects to core operational deployment.

Agile fintech competitors, unencumbered by legacy technology, are setting new benchmarks for speed and customer experience.

And across the spectrum, from global banks to small merchants to individual consumers, expectations are rising for financial experiences that are real-time, intelligent, and seamless.

For an established player like FIS, this environment represents an inflexion point that demands a fundamental shift from our historical services-led growth to product-led, with Data and AI at its core. FIS' decades long experience and customer relationships are a fundamental strength in this shift.

The pivot is unambiguous: we are moving towards a product-led growth model. But this is far more than a commercial shift; it is our gateway to a new mode of innovation.

Instead of innovating for clients through tailored services, we now innovate for them at scale through robust, adaptable, and intelligent products and platforms driven through the lens of experience.

This aligns with customer demands for ready-made, configurable, and scalable technology.

Delivering this shift required not only new products but a new operating model.

A new architecture for innovation

A fundamental pivot in strategy required an equally fundamental change in structure. For decades, FIS operated as a collection of business lines. Each general manager operated like a CEO for their domain, holding full P&L accountability across product development and delivery. Centres such as India acted largely as delivery extensions of those lines.

We recognised that this model was no longer fit for purpose. To achieve true product-led growth, we reorganised into a global functional structure built around three core mandates:

- A **Chief Technology Officer**, accountable for global product and technology strategy and engineering excellence.
- A **Chief Customer Officer**, responsible for professional services, and the end-to-end client experience.
- A **Chief Commercial Officer**, leading global go-to-market strategy and revenue generation.

This model creates sharper focus and deeper expertise. Technology teams focus on building world-class products. Customer teams ensure adoption and value realisation. Commercial teams drive growth. All are aligned to the same ultimate goal: long-term customer success.

For our India centre, the largest presence outside our HQ, the implications are profound. With a large share of our global engineering and services capability based here, we have moved from local reporting to direct accountability into global functions.

My role has consequently evolved from line-managing delivery teams to orchestrating the wider ecosystem, ensuring that portfolio of work, talent, and ecosystem partnerships in India accelerate this global transformation.

At the same time, we are standardising the operating model across all global capability centres to ensure consistency and excellence, whether a team is based in India, the Philippines, or any of our global centres.

This will enable us to leverage the fit for talent across the world with the best outcome for FIS.

Transitioning a 15,000-person organisation is complex, and we did not underestimate it. But we also recognised that remaining in limbo was not an option.

Once the course was set, our task was to build the new architecture, manage the inevitable turbulence, and adapt in real time.

A fundamental pivot in strategy required an equally fundamental change in structure.

From delivery mindset to innovation culture

Technology can be modernised with investment. Culture requires deliberate intent. This is why shifting our culture has been our highest priority.

For too long, our India organisation, like many global technology hubs, was seen primarily as a delivery arm. That framing constrains potential.

We are replacing the delivery-arm identity with an innovation engine through three deliberate shifts:

Our India organisation was seen primarily as a delivery arm. That framing constrains potential. We are replacing the delivery-arm identity with an innovation engine.

- **Empowering global leadership:** Product and technology leaders in India now carry worldwide responsibility. They set direction, own roadmaps, and manage distributed teams. They are not task managers; they are global leaders.
- **Creating communities of practice:** We have established cross-functional pillars around portfolio, talent, innovation, and governance. These break down silos, build connective tissue, and surface new leaders from within.
- **Fostering a learning ecosystem:** In an AI-driven world, continuous learning is not optional. We encourage experimentation, accept fast failure, and apply emerging technologies like generative AI to real business problems.

This empowerment is the essential fuel for technical innovation. It creates the conditions for initiatives like our AI Centre of Excellence to thrive and deliver tangible products.

This cultural reset is critical. Without it, even the most elegant strategy or product roadmap will stall. With it, innovation becomes embedded in how we operate every day.

From experimentation to embedded intelligence

The expansion of our role is most visible in the realm of Artificial Intelligence. India is home to one of our earliest AI Centres of Excellence. Initially focused on capital markets, it has since widened its scope across the company.

One tangible outcome is TreasuryGPT, a conversational capability embedded into our treasury solutions. Treasury managers can now use an intelligent interface to explore investment options and make faster, more informed decisions.

This is not technology in search of a purpose. It is AI deployed at the heart of a product to enhance outcomes.

TreasuryGPT is just one example. As we scale AI across a diverse product portfolio, from capital markets to core banking, we face new demands not just on algorithms, but on the infrastructure that supports them.

We must operate across multiple environments: mainframes that remain critical to many banks, cloud-native platforms powering new offerings, and customer-hosted deployments driven by regulatory needs.

Supporting this requires a modern data foundation, flexible architectures, and disciplined engineering.

India's role here is pivotal. Our teams are shaping how AI is applied across the portfolio and how it is operationalised within this complex landscape.

In this way, India exemplifies how global capability centres are evolving into genuine hubs of enterprise innovation.

India's role is pivotal in shaping how AI is applied across the portfolio and how it is operationalised within this complex landscape.

Innovating through ecosystems

Transformation cannot be achieved in isolation. The way we engage with our partners is also evolving.

In the past, our relationships with large system integrators were largely transactional. They provided capacity, staff augmentation, and project delivery. That model is no longer enough.

Today, we seek strategic co-innovation. The central question is not “How cheaply can you deliver?” but “How can we combine our expertise to build something neither of us could alone, and get it to market

This redefinition extends to Professional Services as well. Success is measured not by the length or scale of an implementation, but by how quickly a customer is live, enabled, and realising value. Customer time-to-value is the key metric.

India, with its horizontal visibility across portfolios, is well placed to coordinate these partner ecosystems globally.

This is not vendor management in the old sense. It is ecosystem orchestration, turning sourcing into a lever of innovation.

Putting the customer at the centre of innovation

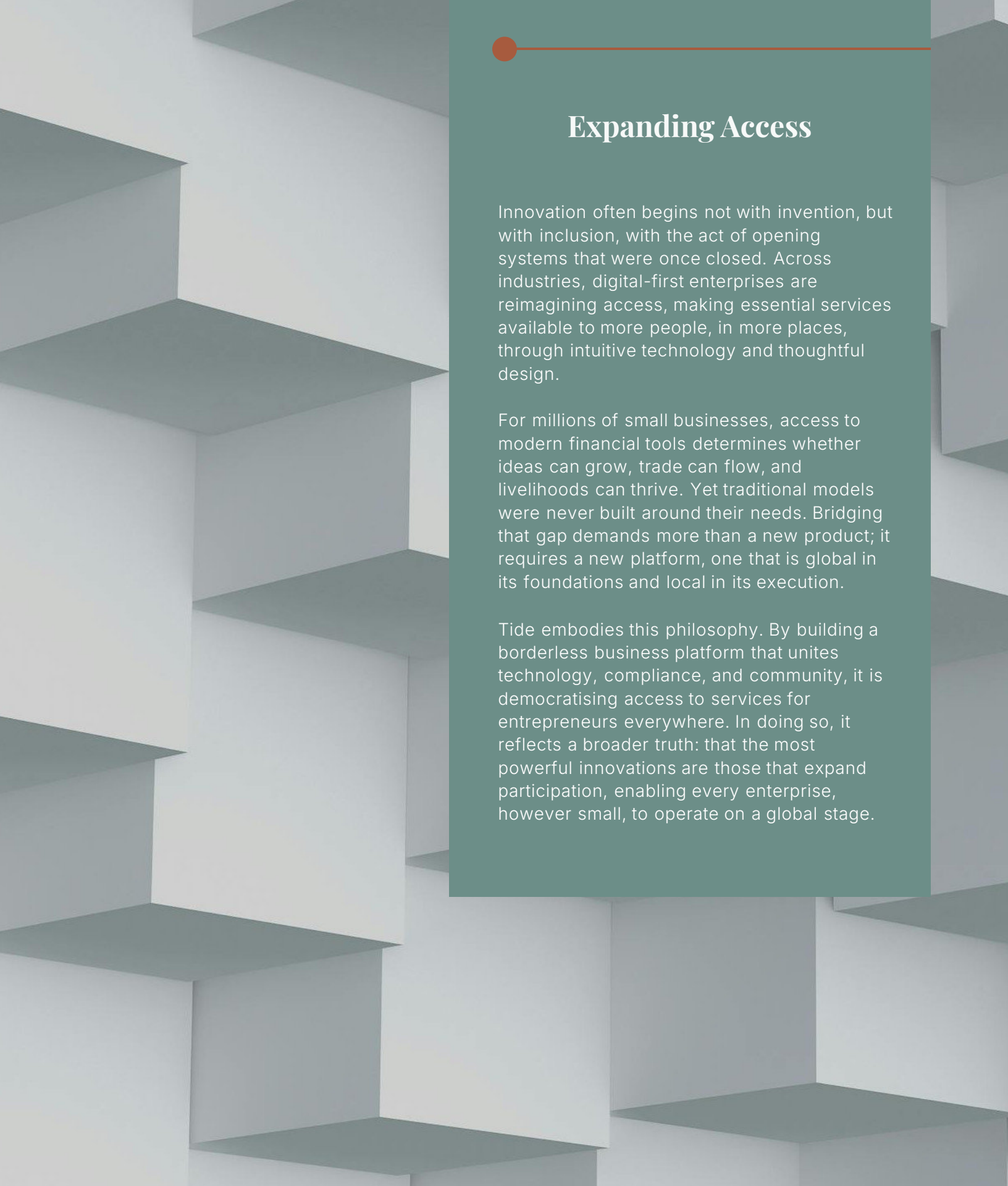
The FIS story is not just one of reinvention. It is a deliberate, strategic response to the way customer needs have evolved and to the kind of company we must become to meet them.

We are building not only new products, but a new model of innovation, one that scales globally, operates intelligently, and puts customer outcomes at the centre.

Reinvention requires holding two truths at once: honouring the stability of legacy systems while renewing them with urgency. And it means asking a different question than we once did. Not "How much can we save?" but "How much can we innovate for the customer?"

That is the mindset that will define our future.

We are building more than products; we are building a new paradigm of innovation—global in scale, intelligent in operation, and unwavering in its focus on customer success.



Expanding Access

Innovation often begins not with invention, but with inclusion, with the act of opening systems that were once closed. Across industries, digital-first enterprises are reimagining access, making essential services available to more people, in more places, through intuitive technology and thoughtful design.

For millions of small businesses, access to modern financial tools determines whether ideas can grow, trade can flow, and livelihoods can thrive. Yet traditional models were never built around their needs. Bridging that gap demands more than a new product; it requires a new platform, one that is global in its foundations and local in its execution.

Tide embodies this philosophy. By building a borderless business platform that unites technology, compliance, and community, it is democratising access to services for entrepreneurs everywhere. In doing so, it reflects a broader truth: that the most powerful innovations are those that expand participation, enabling every enterprise, however small, to operate on a global stage.

How Tide is Expanding the Possibilities of a Business Management Platform

Puneet Gupta | Senior Vice President, Member Operations (UK & Europe) | TIDE

Puneet Gupta leads onboarding, ongoing monitoring, member support and the associated product teams. His function is the primary interface between Tide and its members, maintaining service quality and ensuring member activity aligns with Tide's risk appetite and regulatory obligations. Before joining Tide, Puneet spent nearly a decade at HSBC, most recently as SVP for Customer Service Operations, leading teams across multiple regions and delivering improvements in NPS, digital channel adoption and operational performance. Earlier he held senior roles at BT (formerly British Telecom), and consulting roles at Schlumberger and Atos. He holds an MBA from INSEAD and B.Tech from IIT Delhi.

We sat down with Puneet to discuss how Tide is reimagining small-business banking through platform design, intelligent automation, and a globally integrated delivery model.

In this conversation, he shares how Tide is turning its founding belief—that the business, not the bank account, should be the organising principle—into a living system of innovation.

The landscape for small businesses has long been defined by a frustrating gap. While traditional banks excelled at serving large corporates and retail customers, small and medium-sized enterprises (SMEs) were consistently left on the margins—too complex for standard personal accounts, too small for dedicated corporate service.

The result was a chronic underservicing of the economy's most vital segment.

"Founders were losing precious hours in queues trying to convince relationship managers that their fledgling enterprise was worthy of a current account," Puneet recalls. "They juggled a dozen disconnected tools—one for invoicing, another for accounting, another for payroll—none of which spoke to each other.

Every administrative task pulled them away from what mattered most: growing their business."

It was to close this gap that Tide was born. The vision, as Puneet explains, was always about more than just digitising old processes.

"From the outset, we wanted to make running a business as simple as using any modern consumer app: faster, easier, and truly digital-first. But beyond convenience, we wanted to redesign the experience around the business itself."

When asked what principle still guides Tide today, he doesn't hesitate.

For us, the business, not the bank account, is the organising principle.

"That conviction shaped everything. We are a business management platform: a one-stop ecosystem for the financial and administrative needs of small businesses, built to evolve as they do."

Puneet points to three critical elements that make this rethinking possible: a unique approach to platform design, the underlying technology that powers it, and the global delivery model through which it is built and scaled.

Designing the connected platform

This vision is brought to life through what Puneet describes as a "connected environment," where banking, payments, and operations converge.

"We designed Tide not as a single product, but as a seamless way for small businesses to manage their entire financial and operational life," he explains.

The platform is structured in three integrated layers that allow it to grow with the member.

"First, there are our core products—the essentials like business current accounts, payments, cards, and payroll," says Puneet.

"These are the tools we build in-house to ensure they work perfectly together from day one. Then, we layer in partner-label products from specialists like Xero for accounting," he continues.

"They carry the partner's brand but are fully embedded in our ecosystem, offering better value and connectivity than if a member sought them out separately."

"The real value," Puneet explains, "isn't in the layers themselves, but in how they interact. What truly distinguishes Tide is how this integration changes the experience. Financial data and actions move fluidly across the platform, removing duplication and delay. The outcome is not just convenience, but confidence. It's a quiet transformation in how small businesses experience control and clarity."

This integrated approach fundamentally changes Tide's relationship with its members. "They often tell us they no longer think of Tide as 'a banking app,'" Puneet shares.

To our members, we are a partner that simplifies the everyday complexity of entrepreneurship, an ally that lets them focus on what they do best.

The intelligence driving the experience

The seamless experience members encounter is powered by a sophisticated, modular architecture operating behind the scenes.

“Tide runs on a single, global platform, cloud-native from the start and designed for rapid scale,” Puneet explains. “Every new market or feature builds on this common foundation, which ensures we can move with both consistency and speed.”

A cornerstone of this system is its plug-and-play flexibility. Puneet highlights how this is crucial for international growth: “Markets differ in regulation and customer expectations. Our platform allows us to swap third-party components for verification or payments with minimal disruption. It’s one code base that powers many configurations, letting us adapt to local nuance without fragmenting the whole.”

AI as a strategic lever

According to Puneet, artificial intelligence is the critical layer extending this technological foundation.

AI has become one of our most strategic levers for differentiation.

“Just as we disrupted the banking experience with a modern platform, we are now advancing it through intelligent automation. AI touches everything from onboarding to daily support, and it will increasingly define how we compete.”

He outlines Tide’s AI evolution in three clear stages:

- **Predictive AI** that supports fraud prevention and monitoring
- **Generative AI** that assists customer-service associates with context-aware responses
- **Agentic AI**, which Puneet calls “the next frontier,” is beginning to automate multi-step operational decisions

“For every AI capability, we ask one question: does it make life easier for our members or our teams?” Puneet says. “When the answer is yes, AI becomes more than an efficiency tool—it becomes a catalyst for better service. It’s a quiet evolution of our mission to make business simpler and smarter.”

A global human network

Puneet is quick to point out that this architecture is as much about people as it is about code.

“We operate as a global network of squads for core functionality, supported by local assemblies that tailor the experience,” he explains, citing the launch in France as a prime example.

“We reused proven global modules but customised the compliance and user-experience layers for local expectations. This model lets us innovate quickly without losing sight of the member, delivering both global coherence and local relevance.”

India: our dual engine of growth and innovation

“We operate as a single product organisation,” Puneet says, describing the integrated teams across the UK, India, and Europe that co-develop core modules and ensure a unified experience.

“This global setup allows us to move fast while staying locally attuned. It is within this global system that India has emerged as a pivotal force. When we established the India hub around 2019, it initially fit the classic global-capability model,” Puneet recalls. “But that perception has been fundamentally rewritten.”

Today, the Hyderabad centre is a strategic powerhouse, home to more than 800 Tideans, roughly one-third of the company’s global workforce. Puneet outlines the three major streams that define its presence:

- **Operations,** encompassing everything from onboarding to customer service
- **Product and Engineering,** responsible for building substantial parts of the global platform
- **Enablement functions** like finance and risk that support Tide worldwide

“Our role has evolved from execution to orchestration, with end-to-end ownership of global products and processes now based in Hyderabad, a reflection of both the deep capability we’ve built and the trust we’ve earned.”

What makes India truly unique for Tide, however, is its dual identity. “India is not just a delivery location; it’s also one of our largest and most dynamic markets,” Puneet explains.

This is our fundamental strategic advantage: the team building the platform is embedded in the very market we serve.

“They feel the pain points directly, which ensures the solutions we create are grounded in real-world SME needs from the start.”

Building the future of SME growth, with India as a strategic engine

Looking ahead, Puneet outlines an ambitious yet clear path for Tide. "Our mandate is to radically expand the possibilities of a business management platform," he states, pointing to three strategic pillars that will shape the company's next chapter.

"The first pillar is a new wave of product innovation driven directly by our members," he says.

This includes multi-currency accounts for international trade, embedded CRM tools, and insurance products to protect scaling businesses.

"The second is the acceleration of our global footprint," he continues. "Our UK success provides the blueprint. We have immediate, targeted focus on scaling our presence in India, Germany, and France."

"For the third and most crucial pillar, we will pioneer the use of Agentic AI," Puneet explains. "We are moving beyond insights to action. By deepening our data fabric, we can build systems that automate complex processes. This is a fundamental shift from reactive support to true proactive guidance."

As the conversation turns to the future, Puneet paints a vivid picture:

We envision a platform where the boundaries between banking, operations, and advisory dissolve.

"Imagine a Tide that doesn't just show your balance, but actively works for you—reminding you of a VAT deadline, alerting you to a better FX rate, or suggesting how to set aside funds based on your cash flow."

Turning this vision into reality, Puneet concludes, is where Tide's global model proves its worth.

"This future depends on execution, and our team in India is central to that mission. The Hyderabad hub is more than an engine of growth, it's a strategic partner in this next chapter. Our product and engineering teams here will spearhead the development of Agentic AI and the strengthening of our data fabric, ensuring the platform remains deeply connected to the real-world needs of SMEs."

Tide's story is a reminder that platform innovation isn't just about technology; it's about architecture, collaboration, and empathy—building systems that work for people as much as they work for business.

Futurewerk

Accelerating Enterprise Innovation.